

Branch Health Clinic, Sasebo, Japan

TRICARE Media Release

For Immediate Release

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Healthcare for College Students

When it's time for your child to go to college, you'll face many decisions as a family. Continued health care coverage is one of them. TRICARE covers your eligible student until age 23 as long as they attend school full-time. One decision you will have to make is determining which TRICARE option will work best for your child. Although you and your family may be enrolled in TRICARE Prime, this may not be the best choice for your college-bound son or daughter.

If your student's college or university is located in an area where TRICARE Prime is offered, they can transfer their Prime enrollment. It is not necessary to have all family members enrolled in the same region. To assist in determining if there is a provider network within the area where the college is located, merely type in the zip code at <http://www.tricare.osd.mil/> to locate network providers and find necessary Prime enrollment forms. Retirees should keep in mind that although Prime is not an option here, it is in the United States and you can enroll your child there. However, there is an annual enrollment fee for TRICARE Prime for retirees and their dependents.

Your child has continuous TRICARE Prime coverage while traveling from one region to another. It is recommended to stay enrolled in your home region until arriving at the new region. It is important to note that the essence of the TRICARE program is that your Primary Care Manager manages your healthcare services. During the traveling period, only emergent and urgent care should be sought. All routine care should wait until arrival at the new location.

If Prime is not available in the new location, you can disenroll your child from TRICARE Pacific Prime and TRICARE Standard will cover your student. TRICARE Standard has a 20% co-pay, (25% for retirees) after the annual deductible of \$150/\$300 is satisfied. The maximum you will pay out of pocket is \$1000 per year (\$3000 for retirees).

When your child visits home during holidays and such, you may transfer their enrollment back to your home region. There is no charge and no restriction on the number of times an active duty family member can transfer enrollment to a different region. Retiree family members are allowed one transfer from and one transfer back to the original region within a twelve-month period. Contact the TRICARE Service Center for additional information.

Be sure your student understands the rules in the new TRICARE region pertaining to pre-authorization for care. Failure to abide by these rules could result in Point Of Service charges (\$300/\$600 deductible, plus 50% of the TRICARE Allowable Charge). For more information about transferring enrollment, please visit our website at <http://www.tricare.osd.mil> or contact your health benefits adviser at 252-2572.